

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

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In re: : Chapter 13  
Elizabeth Thomas, :  
Debtor. : Case No. 18-23676 (CGM)  
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**ORDER DECLARING NO STAY IS IN PLACE AND ANNULING WHATEVER  
AUTOMATIC STAY MAY STILL BE IN PLACE *NUNC PRO TUNC* TO THE FILING  
DATE AND HOLDING THAT THE PLAN IS NOT BINDING UPON JPMORGAN  
CHASE OR PRMI**

Incorporating this Court's memorandum decision dated April 28, 2022, it is hereby

**ORDERED** that the automatic stay under § 362 of the Bankruptcy Code did not go into effect against the Debtor, property of the Debtor, or property of the estate upon the filing of this bankruptcy case; and it is further

**ORDERED** that any stay that may be in place is annulled *nunc pro tunc* to the date of filing of the bankruptcy petition so that any act that allegedly occurred in violation of the stay is now validated; and it is further

**ORDERED** that the plan and confirmation order is not binding upon PRMI, JPMORGAN CHASE or their successors and assigns.

**Dated: April 28, 2022  
Poughkeepsie, New York**



**/s/ Cecelia G. Morris**

**Hon. Cecelia G. Morris  
U.S. Bankruptcy Judge**